



REPLACEMENT SHEET

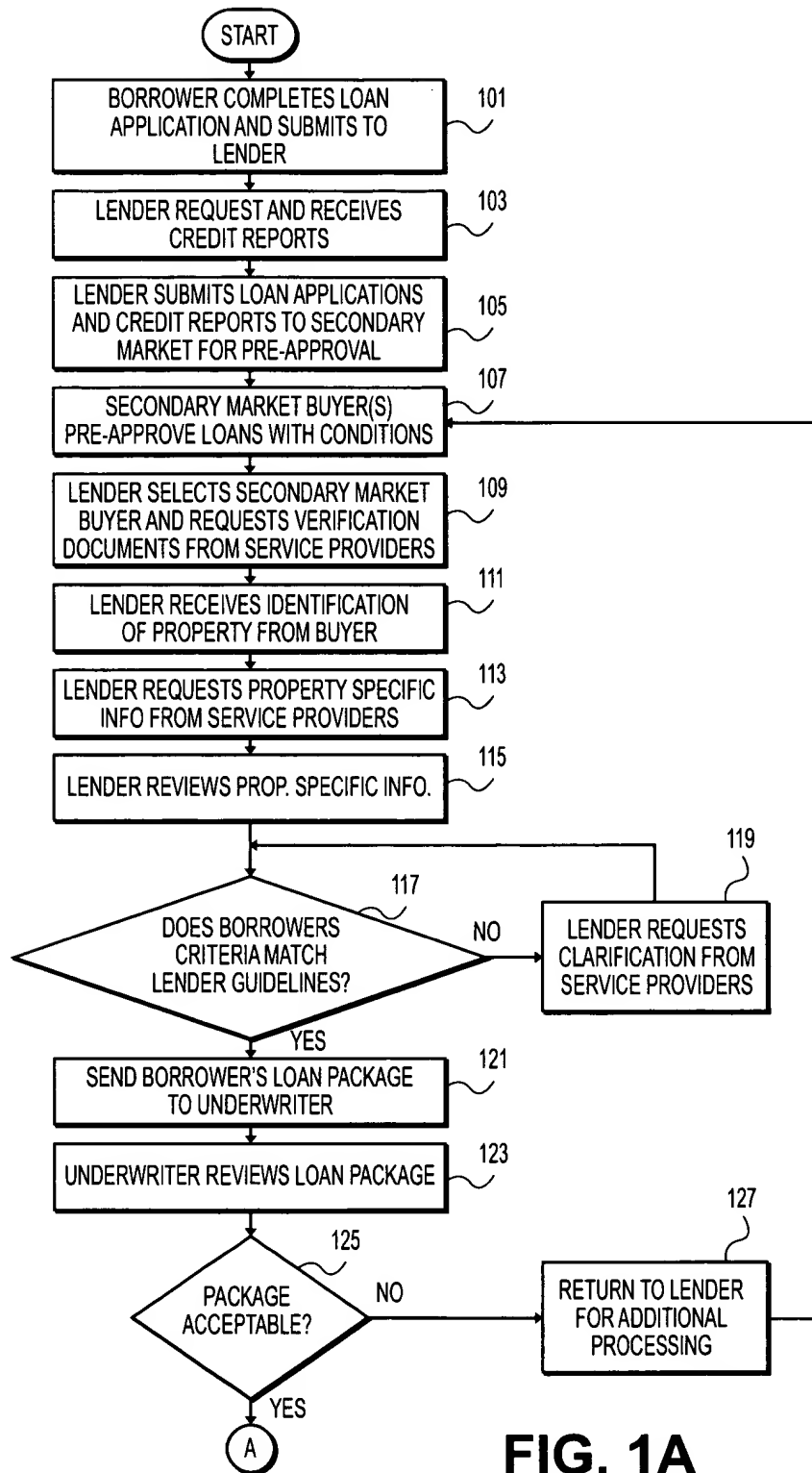


FIG. 1A
(PRIOR ART)

REPLACEMENT SHEET

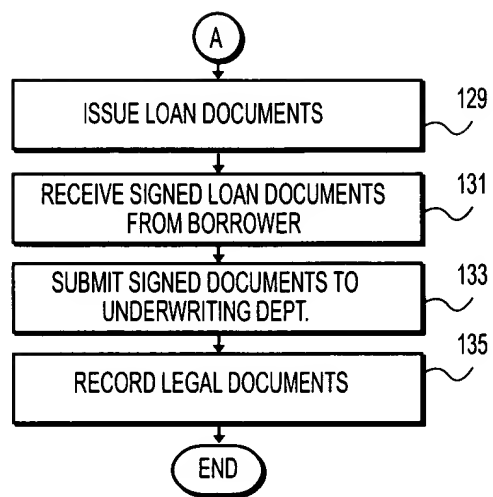


FIG. 1B
(PRIOR ART)

REPLACEMENT SHEET

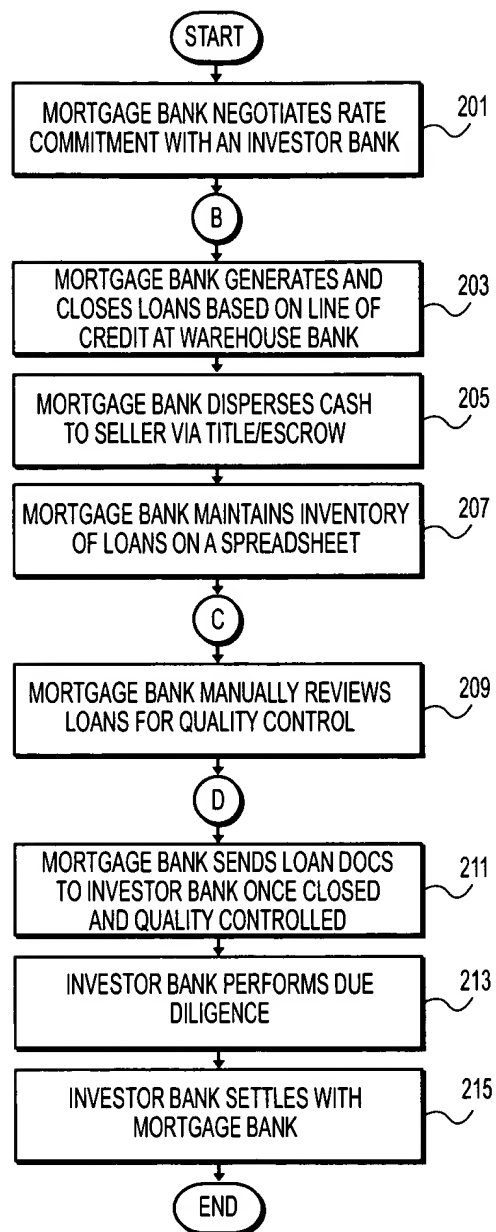


FIG. 2

REPLACEMENT SHEET

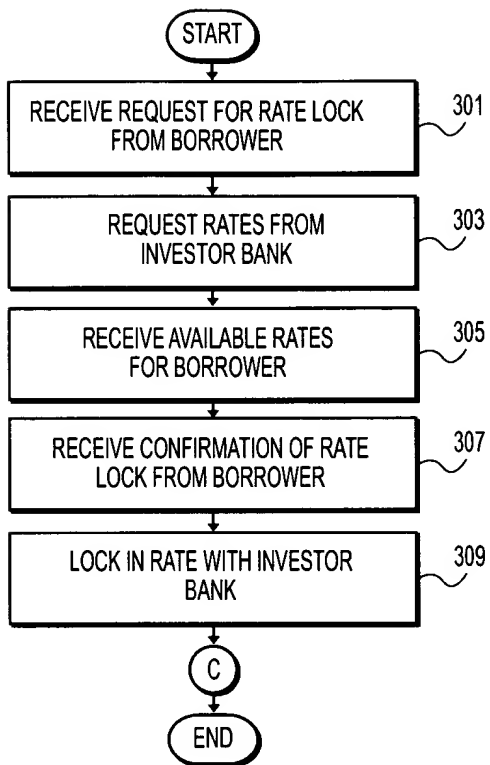


FIG. 3

REPLACEMENT SHEET

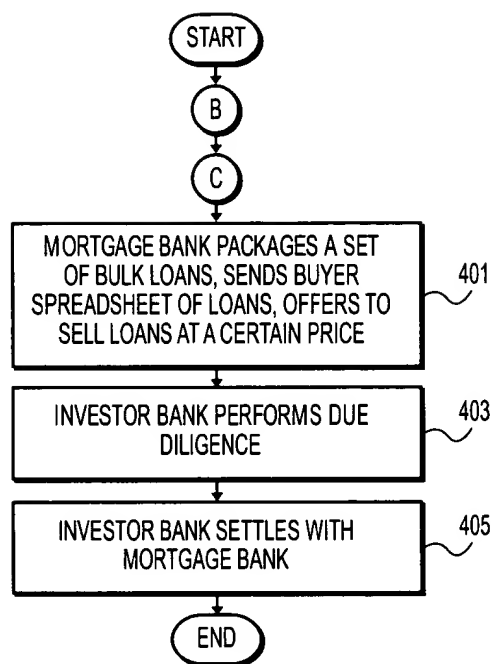


FIG. 4

REPLACEMENT SHEET

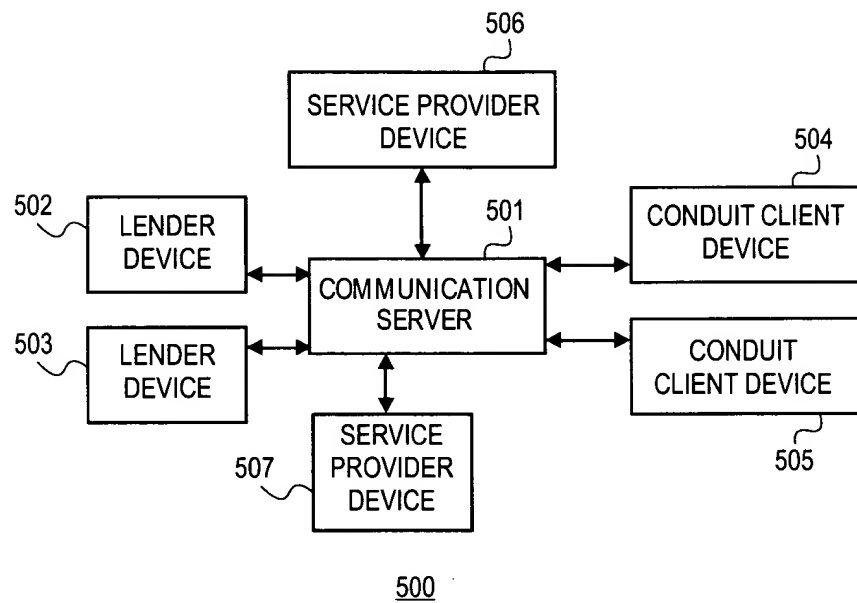


FIG. 5

REPLACEMENT SHEET

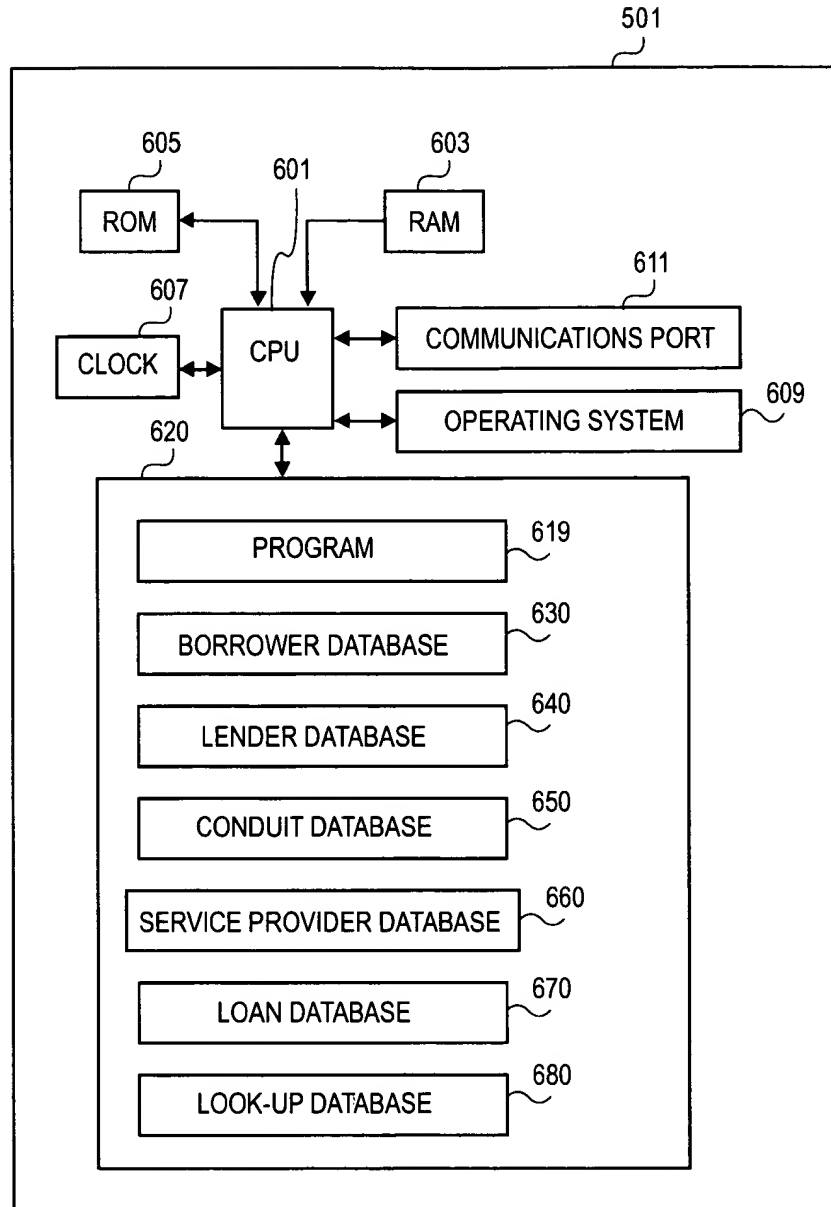


FIG. 6

REPLACEMENT SHEET

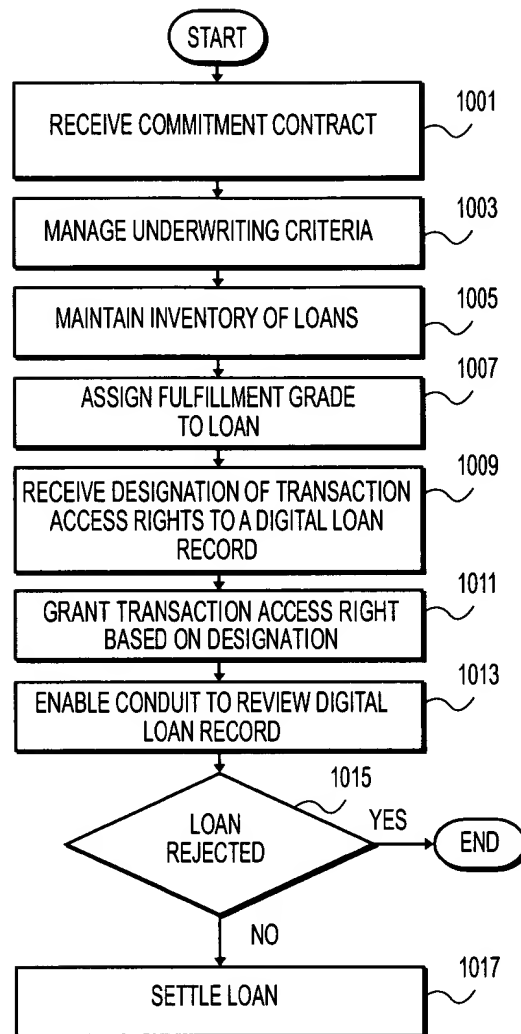


FIG. 10

REPLACEMENT SHEET

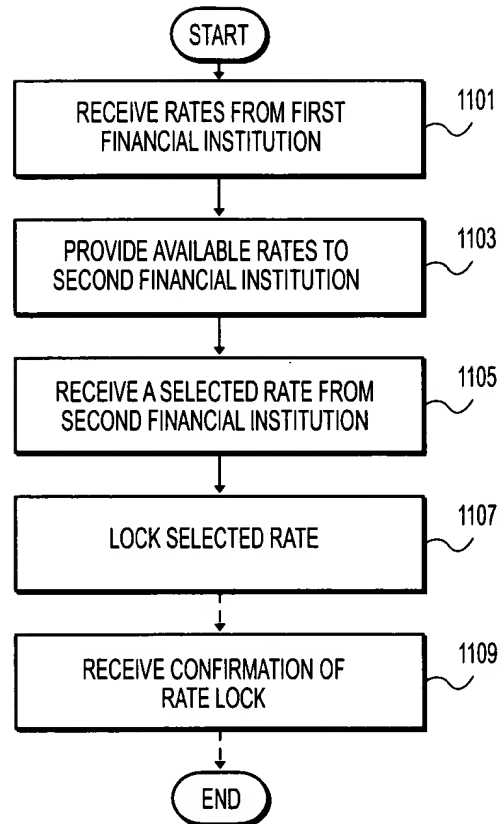


FIG. 11

REPLACEMENT SHEET

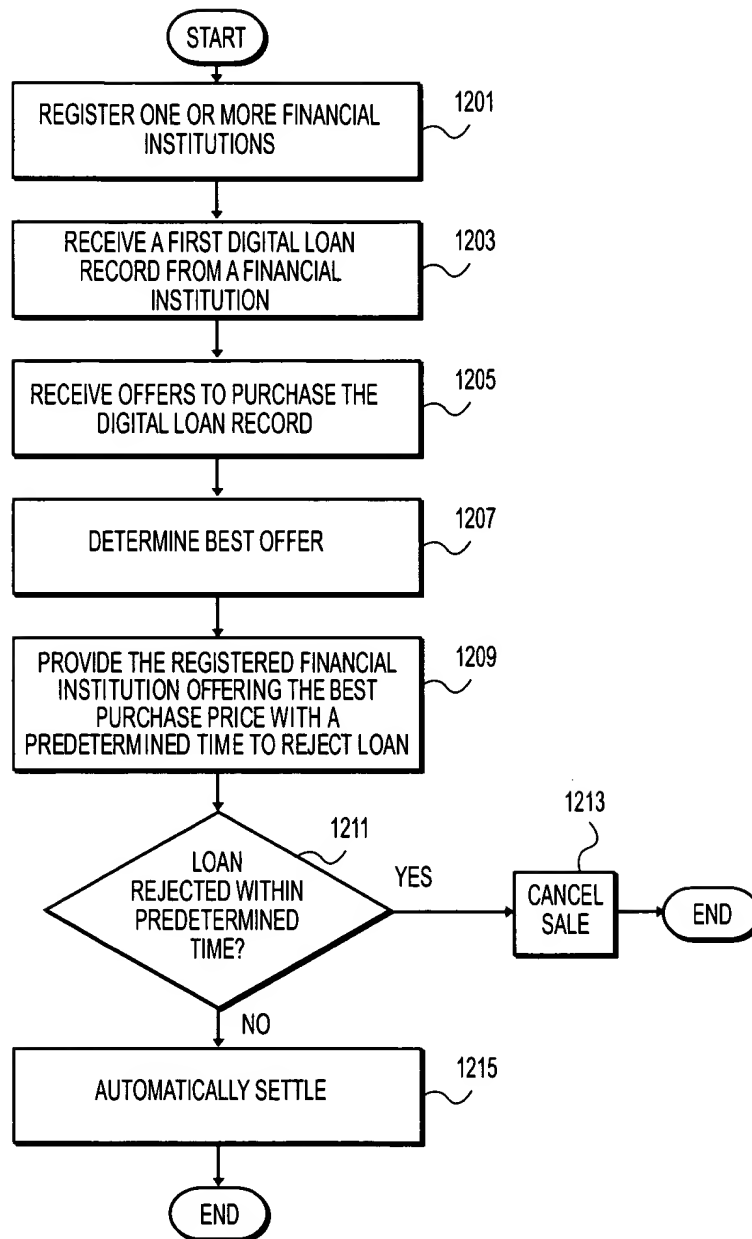


FIG. 12

REPLACEMENT SHEET

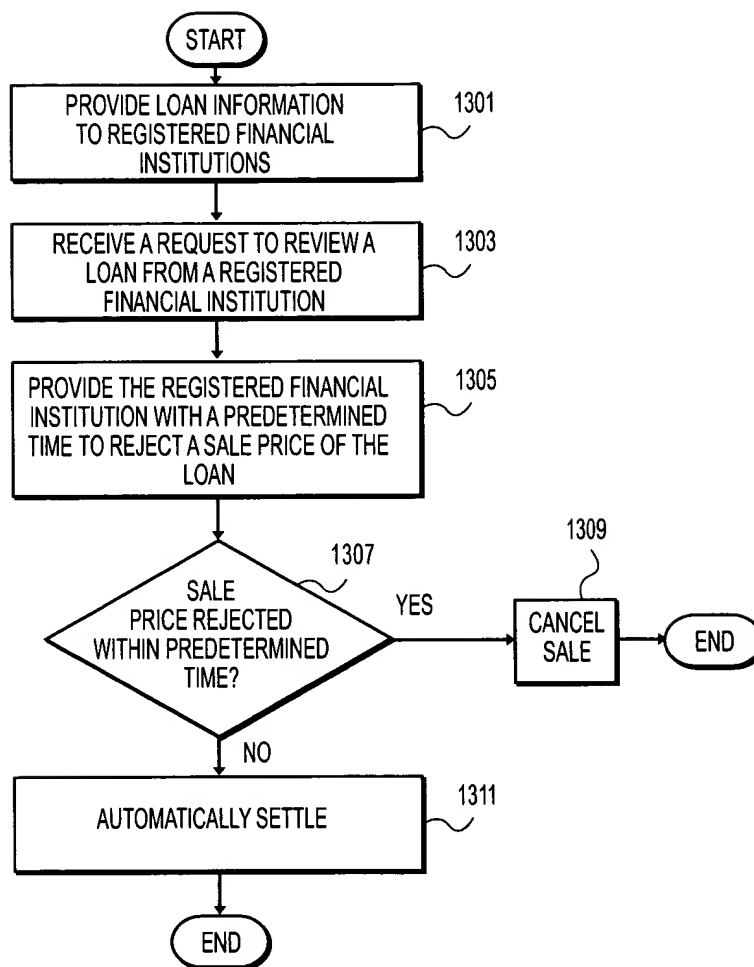
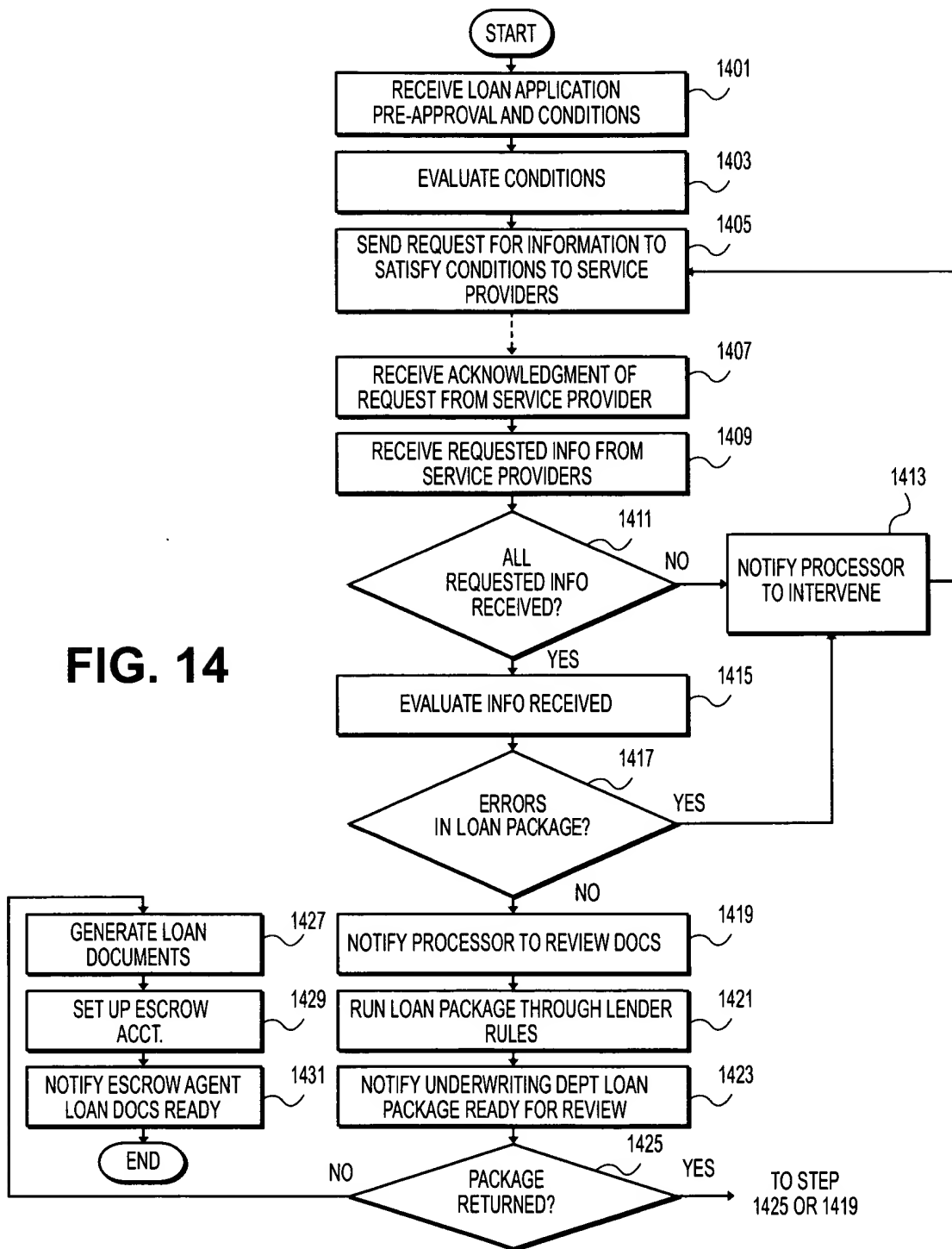


FIG. 13

REPLACEMENT SHEET



REPLACEMENT SHEET

| CODE | CONDITION | ACTION |
|--------|--------------------------|---|
| ABC123 | VERIFY EMPLOYMENT INFO | 1. DETERMINE WHETHER APPLICANT IS EMPLOYEE OF CO. OR SELF 2. IF SELF-EMPLOYED REQUEST EMPLOYMENT INFO FROM APPLICANT 3. IF COMPANY EMPLOYEE REQUEST EMPLOYMENT INFO. FROM PREFERRED EMPLOYMENT SERVICE PROVIDER 3A. CHECK LENDER DATABASE 640 FOR PROVIDER 3B. IF NONE USE DEFAULT SERVICE PROVIDER |
| 456DEF | VERIFY BANK ACCT. INFO | 1. DETERMINE WHETHER APPLICANT'S BANK IS ENROLLED. 2. IF ENROLLED, SEND REQUEST TO BANK FOR ACCT. VERIFICATION 3. IF NOT ENROLLED, NOTIFY PROCESSOR TO OBTAIN BANK ACCT. VERIFICATION |
| 13579 | VERIFY INCOME TAX | 1. DETERMINE WHETHER IRS IS ENROLLED 2. IF ENROLLED, SEND REQUEST TO IRS FOR INCOME TAX VERIFICATION 3. IF NOT ENROLLED, NOTIFY PROCESSOR TO OBTAIN INCOME TAX VERIFICATION |
| 2468 | OBTAIN APPRAISAL | 1. DETERMINE WHETHER LENDER SELECTED PREFERRED APPRAISER IN LENDER DATABASE 640. 2. IF PREFERRED APPRAISER SELECTED REQUEST APPRAISAL FROM PREFERRED APPRAISER 3. IF NOT SELECTED, REQUEST APPRAISAL FROM DEFAULT APPRAISER |
| YPRTLS | OBTAIN PRELIMINARY TITLE | 1. PREFERRED TITLE CO. SELECTED IN LENDER DATABASE 640? 2. YES, REQUEST PRELIMINARY TITLE FROM PREFERRED TITLE CO. 2. NO, REQUEST PRELIMINARY TITLE FROM DEFAULT TITLE CO. |

FIG. 15

REPLACEMENT SHEET

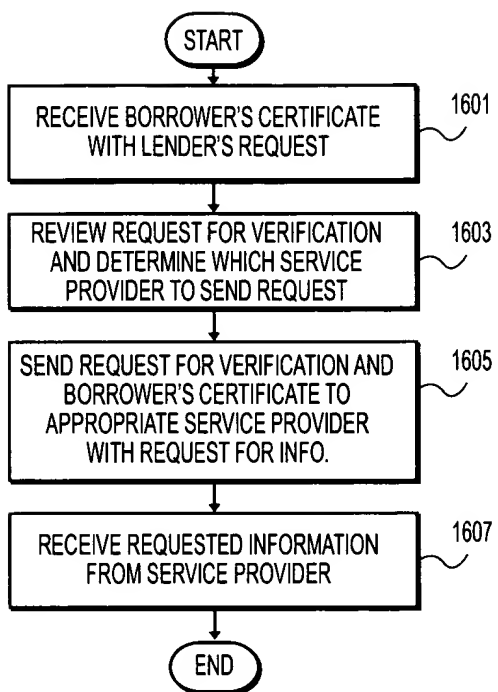


FIG. 16

REPLACEMENT SHEET

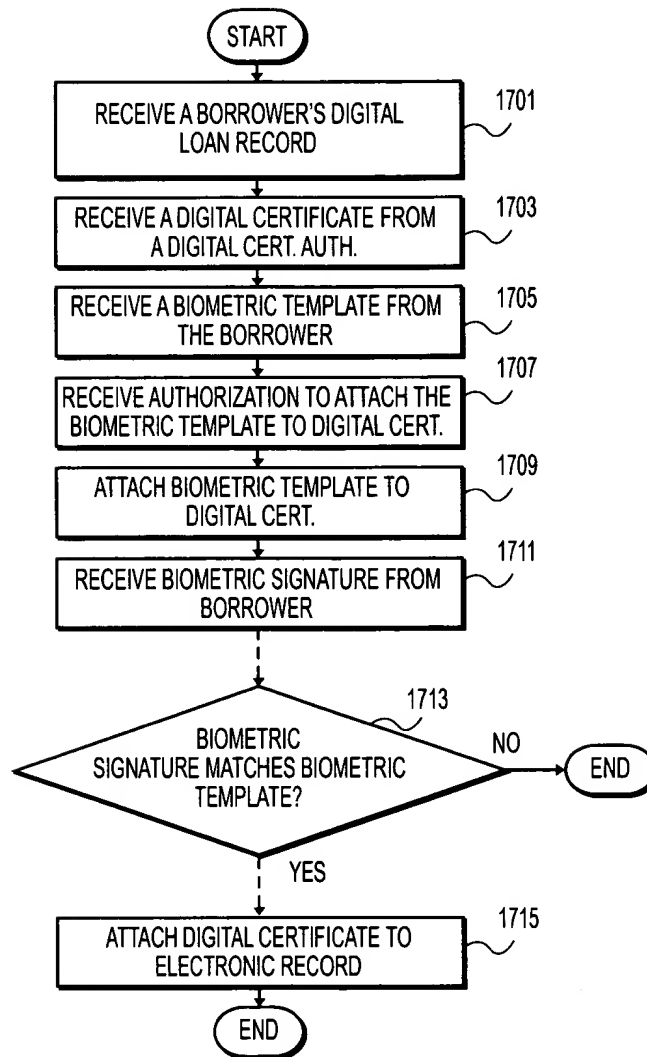


FIG. 17